

***WHAT'S NEW?***  
*from the*  
***Benefits and Entitlements Service Team (BEST)***

**7 Jan 04**

- **Tax Credit.** If you participated in the Thrift Savings Plan (TSP) during tax year 2003, you may be eligible for the Retirement Savings Contributions Credit, which is available to participants with an adjusted gross income of no more than \$50,000 if married filing jointly, \$37,500 if head of household, or \$25,000 if single or married filing separately. For more information, consult your tax advisor or refer to IRS Form 8880.
- **IRS Form 1099-R.** The Thrift Savings Plan (TSP) will mail IRS Form 1099-R to participants who received withdrawals or other taxable distributions from the TSP during 2003 by 31 January 2004. Current employees expecting this form should make sure the TSP record keeper has their correct address by submitting address changes through their local civilian payroll liaison office or via [myPay](#).

**5 Jan 04**

**Thrift Savings Plan Rates of Return Posted for Dec 03.** The following chart of G, F, C, S, and I Fund returns represent the change in their respective share prices for the month of Dec 03. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in ( ) are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at [www.tsp.gov](http://www.tsp.gov) and click on Rates of Returns.

	<b>G Fund</b>	<b>F Fund</b>	<b>C Fund</b>	<b>S Fund</b>	<b>I Fund</b>
December 2003	0.49%	1.01%	5.241%	2.04%	7.68%
<u>Last 12 Months</u> (1/1/2003 - 12/31/2003)	4.11%	4.11%	28.54%	42.92%	37.94%